

Debtor1 Sean P. Melvin

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Debtor 2 Heather S. Melvin
(Spouse, if filing)United States Bankruptcy Court for the : Western District of Pennsylvania
(State)
Case number 19-22919-GLT

Form 4100R

Amended Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: TOWD POINT MORTGAGE TRUST 2019-3, U.S.
BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE

Court claim no. (if known): 40-2

Last 4 digits of any number you use to identify the debtor's account: 1162

Property address: 25 CYPRESS DRIVE
Number Street

CARNEGIE, PA 15106
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: _____

Part 3: Postpetition Mortgage

Check one:

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 01/01/2025
MM/DD/YYYY

- Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow and costs outstanding: + (b) \$ _____
- c. Total. Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM/DD/YYYY

Debtor 1

Sean P. Melvin
First Name Middle Name

Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- I am the creditor.
- I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Rosa Selmani
Signature

Date 1/27/2025

Print Rosa Selmani Title Authorized Agent
First Name Middle Name Last Name

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 13010 Morris Rd., Suite 450
Number Street

Alpharetta, GA 30004
City State ZIP Code

Contact 470-321-7112 Email rselmani@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on 1/27/2025 I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Sean P. Melvin
25 Cypress Dr.
Carnegie, PA 15106

Heather S. Melvin
25 Cypress Dr.
Carnegie, PA 15106

And via electronic mail to:

Julie Frazee Steidl
707 Grant Street Suite 2830
Gulf Building.
Pittsburgh, PA 15219

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Office of the United States Trustee
1000 Liberty Avenue
Suite 1316
Pittsburgh, PA 15222

By: /s/ Raven Mahoney
Email: rmahoney@raslg.com